

In re:
Chad Elliott Darwiche
Debtor

Case No. 25-11069-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jun 25, 2025

Form ID: 318

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:

Recip ID	Recipient Name and Address
db	+ Chad Elliott Darwiche, 1619 E. Moyamensing Avenue Apt 101, Philadelphia, PA 19148-1350
14988990	+ Edc/jensen Properties, 1134 D St, Ramona, CA 92065-3923
14989000	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14989006	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jun 26 2025 04:41:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Jun 26 2025 00:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 26 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14988981	Email/Text: bncnotifications@pheaa.org	Jun 26 2025 00:47:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14988982	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 26 2025 00:59:43	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14988983	Email/Text: bk@avant.com	Jun 26 2025 00:48:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
14988987	Email/Text: megan.harper@phila.gov	Jun 26 2025 00:47:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14988984	EDI: CAPITALONE.COM	Jun 26 2025 04:41:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14988985	+ EDI: CITICORP	Jun 26 2025 04:41:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14988986	EDI: CITICORP	Jun 26 2025 04:41:00	Citibank/Best Buy, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14988988	Email/Text: bankruptcy@philapark.org	Jun 26 2025 00:48:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14988989	EDI: DISCOVER	Jun 26 2025 04:41:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14988991	+ EDI: PHINAMERI.COM	Jun 26 2025 04:41:00	GM Financial, P O Box 183853, Arlington, TX 76096-3853

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14988992	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Jun 26 2025 00:47:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14988993	EDI: LCIICSYSTEM	Jun 26 2025 04:41:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378
14988994	EDI: IRS.COM	Jun 26 2025 04:41:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14988995	EDI: JPMORGANCHASE	Jun 26 2025 04:41:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14988996	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 26 2025 00:47:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14988997	Email/Text: fesbank@attorneygeneral.gov	Jun 26 2025 00:47:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14989002	+ EDI: G2RSPSECU	Jun 26 2025 04:42:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
14988998	EDI: PENNDEPTREV	Jun 26 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14988999	^ MEBN	Jun 26 2025 00:42:43	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14989001	Email/Text: bankruptcy@philapark.org	Jun 26 2025 00:48:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14989003	+ EDI: SYNC	Jun 26 2025 04:41:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14989004	+ EDI: SYNC	Jun 26 2025 04:41:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14989005	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 26 2025 00:47:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:**Name** **Email Address**

MICHAEL A. CIBIK

on behalf of Debtor Chad Elliott Darwiche help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Chad Elliott Darwiche	Social Security number or ITIN xxx-xx-5434
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 25-11069-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chad Elliott Darwiche

6/24/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.